

United States Bankruptcy Court
Northern District of Ohio

In re:
John Petro, Jr.
Susan M Petro
Debtors

Case No. 13-51483-mss
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-5

User: admin
Form ID: 227ia

Page 1 of 2
Total Noticed: 25

Date Rcvd: May 28, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2013.

db/db +John Petro, Jr., Susan M Petro, 257 Kennedy Blvd, Northfield, OH 44067-1259
tr +Harold A Corzin, 304 N Cleveland-Massillon Rd, Commonwealth Square, Akron, OH 44333-9302
22349538 +ACS, PO Box 371821, Pittsburgh, PA 15250-7821
22349539 +Akron Childrens Hospital, Team Recovery, PO BOX 1643, Stow, OH 44224-0643
22349540 Brecksville Chiro and Rehab, 8930 Brecksville Road, Brecksville, OH 44141-2318
22349541 +Capital One Retail Services, PO BOX 5238, Carol Stream, IL 60197-5238
22349543 Charter One Bank, One Citizens Drive, Riverside, RI 02915-3019
22349545 Fifth Third Bank, P.O.Box 740789, Cincinnati, OH 45274-0789
22349546 +First Federal Credit Control, Inc., 24700 Chagrin Blvd. Suite 205, Cleveland, OH 44122-5662
22349547 +First Merit Bank, PO BOX 90, Akron, OH 44309-0090
22349548 +Home Depot, PO Box 182676, Columbus, OH 43218-2676
22349551 Mazda Capital Services, c/o Chase, PO Box 78074, Phoenix, AZ 85062-8074
22349552 Minute Clinic Diagnostic of Ohio, PO Box 329, Woonsocket, RI 02895-0781
22349553 Ohio Edison Electric Company, PO Box 3637, Akron, OH 44309-3637
22349554 +Pediatric Gastroenterology of Akron, 300 Locust Street Suite 470, Akron, OH 44302-1804
22349555 Quest Diagnostics, PO BOX 71314, Philadelphia, PA 19176-1314
22349556 Robinson Health Affiliates, PO BOX 8721, Belfast, ME 04915-8721
22349558 The Children's Place Plan, PO BOX 183015, Columbus, OH 43218-3015
22349559 UHMP Pain Mgt Specialist, PO BOX 8792, Belfast, ME 04915-8792
22349560 Wells Fargo Bank NA, PO BOX 660930, Dallas, TX 75266-0930

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mona_rubinstein@yahoo.com May 29 2013 00:26:36 Mona B. Rubinstein,
2003 Laurel Hill Dr., South Euclid, OH 44121
22349542 +EDI: CHASE.COM May 29 2013 00:18:00 CardMember Service, PO BOX 15153,
Wilmington, DE 19886-5153
22349544 EDI: DISCOVER.COM May 29 2013 00:18:00 Discover, P.O.Box 15316, Wilmington, DE 19850-5316
22349549 E-mail/Text: ebnsterling@weltman.com May 29 2013 00:33:20 Jared Gallery of Jewelry,
PO Box 740425, Cincinnati, OH 45274-0425
22349550 EDI: CBSKOHLS.COM May 29 2013 00:18:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

22349557 ##Team Recovery, Inc., 3914 Clock Pointe Suite #10, Stow, OH 44224-2931

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

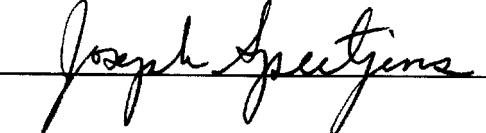
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2013

Signature:



District/off: 0647-5

User: admin
Form ID: 227ia

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2013 at the address(es) listed below:

Harold A Corzin hcorzin@csu-law.com, ccorzin@aol.com;oh32@ecfcbis.com
Mona B. Rubinstein on behalf of Debtor John Petro, Jr. mona_rubinstein@yahoo.com
Mona B. Rubinstein on behalf of Debtor Susan M Petro mona_rubinstein@yahoo.com
TOTAL: 3

United States Bankruptcy Court for the Northern District of Ohio

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on May 21, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

Case Information

| | |
|--|---|
| Case Number: 13-51483-mss Debtor(s): John Petro Jr. 257 Kennedy Blvd Northfield, OH 44067 Susan M Petro 257 Kennedy Blvd Northfield, OH 44067 | Attorney for Debtor: Mona B. Rubinstein 2003 Laurel Hill Dr. South Euclid, OH 44121 Telephone number: (216) 539-2565 |
| Other names used by the Debtor(s) in the last 8 years: | |
| Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN: XXX-XX-6468 XXX-XX-3020 | |

Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: July 15, 2013

Time: 10:30 AM

Location: First Energy Building, Atrium Level #120, 76 S Main St, Akron, OH 44308

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on the other side of this notice.

The presumption of abuse does not arise.

Deadlines

Papers must be received by the bankruptcy clerk's office by the stated deadline.

Deadline to File a Proof of Claim: Please do not file a proof of claim unless you receive a notice to do so.

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: September 13, 2013

Deadline to Object to Exemptions: 30 days after the conclusion of the meeting of creditors.

| | |
|--|---|
| Address of the Bankruptcy Court Clerk's Office: 455 John F. Seiberling Federal Building US Courthouse 2 South Main Street Akron, OH 44308 | For the Court: Clerk of the Bankruptcy Court: Kenneth J. Hirz Date: May 28, 2013 |
|--|---|

Refer to Other Side of this Notice for Important Explanations

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case:

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

Creditors Generally May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

Presumption of Abuse:

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

Meeting of Creditors:

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

Claims:

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Do not include this notice with any proof of claim or other filing you submit to the court.

Discharge of Debts:

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

Exempt Property:

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

Bankruptcy Clerk's Office:

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at www.ohnb.uscourts.gov, including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

Legal Advice:

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side of this Notice for Important Deadlines and Notices